

Private Fee for Service Plans



Senior Health Insurance
Information Program

Ask SHIIP

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Regional Program Manager

Q: What is a Private Fee For Service Plan?

A: A Private Fee for Service Plan is another way for you to receive your Medicare benefits under Medicare + Choice. The intent of Medicare + Choice is to allow people with Medicare more choices in how they receive their benefits. You may already be familiar with Medicare HMOs and Medicare PPOs (Preferred Provider Organizations); now there is a third choice for some Indiana residents: a Private Fee for Service Plan.

With a Private Fee for Service Plan, you may use any doctor, specialist, or hospital that accepts Medicare payment and agrees to the terms, conditions and payment rate of the plan. In Indiana, a Private Fee for Service Plan is being offered by UniCare. If you choose UniCare's plan, your doctor and other providers must accept assignment (Medicare's

approved amount as payment in full) and be willing to bill UniCare instead of Medicare. You should consider whether or not you would be willing to change doctors if yours will not agree to the plan's terms.

To be eligible for the Private Fee for Service plan, you must have Medicare Parts A & B, continue to pay your Medicare Part B premium, pay any plan co-pays, and live in the plan's service area. Unicare is currently offering this plan in the following counties: Adams, Allen, DeKalb, Elkhart, Huntington, Kosciusko, Marshall, St. Joseph, Wabash, Wells, and Whitley. For specifics on plan coverage and co-pays, call UniCare at 260-414-9753.

Before changing how you receive your Medicare benefits, make sure you have reviewed and fully understand how the plan works. A Medigap (Supplement) Insurance policy is not needed with a Medicare + Choice plan. You should not drop any Medigap or other insurance until you are enrolled in the Private Fee for Service plan and are sure it is right for you.

If you have insurance through a former employer, union, or organization and decide to

drop it, you may not be able to re-enroll. Call the benefits coordinator for your insurance rules.

You may join or leave a Medicare + Choice plan anytime you want. If you leave the plan during the first year, you will qualify for special protections that guarantee you the right to purchase a Medigap policy within 63 days of discontinuing your Medicare + Choice plan. You could also join another Medicare + Choice plan if one is available in your area. Call 1-800-Medicare or SHIIP at 1-800-452-4800 for specifics on these important protections.

If a Medicare + Choice plan stops offering services in your area, you will still have original Medicare and you will also qualify for these same special protections. Remember these protections do not apply to employer, union, or organization insurance policies.

As with many other decisions that will not only affect your health care, but also your pocket book, it can be helpful to write down current and possible future expenses to compare how your current plan and the one you are considering will pay. Do the math!

Address your questions to:

Ask SHIIP

311 W. Washington Street
Ste. 300

Indianapolis, IN 46204
Or www.in.gov/idoi/shiip

SHIIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. For assistance, call your local SHIIP site to make an appointment or call the state office at 1-800-452-4800 to obtain a list of local SHIIP sites.